

<b>Notice of References Cited</b>	Application/Control No. 09/901,078	Applicant(s)/Patent Under Reexamination SIEGEL ET AL.	
	Examiner Stefano Karmis	Art Unit 3624	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Rial, Astrid., How to Montior Collectors, Credit Card Management, July 2000. Vol 13, Iss. 3: pg. 65, 4 pgs.
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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